

Information to identify the case:

Debtor 1	Kevin M. Davies	Social Security number or ITIN	xxx-xx-9161
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-13248-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kevin M. Davies

8/10/16

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Kevin M. Davies
 Debtor

Case No. 16-13248-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 40

Date Rcvd: Aug 10, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2016.

db
 516015115 Kevin M. Davies, 403 Ashley Ct., Little Egg Harbor Twp., NJ 08087-1371
 American Coradius International LLC, 2420 Sweet Home Rd, Suite 150,
 Amherst, New York 14228-2244
 516015120 Atlantic Emergency Assoc., Kessler SED, LLC, POB 513012,
 Philadelphia, Pennsylvania 19175-3012
 516015122 Atlanticare RMC, POB 786361, Philadelphia, Pennsylvania 19178-6361
 516015121 Atlanticare Regional Medical Center, POB 786361, Philadelphia, Pennsylvania 19178-6361
 516015123 Attorney General, United States Dept. of Justice, Ben Fran,
 Washington, District of Columbia 20044
 516015125 Bank of America, Attn: Dyck O'Neal, POB 15227, Wilmington, Delaware 19886-5227
 516015126 Bank of America Home Loans, POB 31785, Tampa, Florida 33631-3785
 516015131 Citibank, POB 6094, Sioux Falls, South Dakota 57117-6094
 516015132 +Credit Control Corporation, 11821 Rock Landing, Newport News, Virginia 23606-4207
 516015133 +Dana Hume, 4485 Bulls Drive, Cape Charles, VA 23310-1350
 516015134 +Edward Dolan & Co., LLC, 1416 Morris Ave., Union, NJ 07083-3335
 516015135 +Heath Electric Co., Rt.600, POB 29, Townsend, VA 23443-0029
 516211517 JPMorgan Chase Bank, N.A., c/o Five Lakes Agency, Inc., P.O. Box 80730,
 Rochester, MI 48308-0730
 516015137 John W. Burdes, 117 Madson Ave., Suite E, Cape Charles, VA 23310
 516015138 +M. Richard Epps, P.C., 605 Lynnhaven Parkway, Suite 200,
 Virginia Beach, Virginia 23452-7484
 516015139 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300,
 San Diego, California 92108-2709
 516015140 +NationWide Credit, POB 26314, Lehigh Valley, Pennsylvania 18002-6314
 516015141 New Jersey Attorney General, Division of Law, Richard J. Hughes Justi,
 Trenton, New Jersey 08625-0112
 516015143 Public Service Electric & Gas, Attn: Asset Acceptance, LLC, POB 2036,
 Warren, Michigan 48090-2036
 516015144 +Riverside Community Hospital, 425 12th Street, Hammonton, New Jersey 08037-1382
 516015145 +Riverside Emergency Physicians, POB 1929, Kilmarnock, VA 22482-1929
 516015146 State of New Jersey, Department of Labor & Workforce Developm, POB 119,
 Trenton, New Jersey 08625-0119
 516015149 +Veldos LLC, POB 357, Ramsey, NJ 07446-0357

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QDESTRAFFI.COM Aug 10 2016 21:58:00 Daniel E. Straffi, 670 Commons Way, Building I,
 Toms River, NJ 08755-6431

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 10 2016 22:14:48 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustregion03.ne.ecf@usdoj.gov Aug 10 2016 22:14:46 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +E-mail/Text: vlazo@dyckoneal.com Aug 10 2016 22:15:20 Dyck-O'Neal, Inc, PO Box 601549,
 Dallas, TX 75360-1549

516015116 EDI: AMEREXPR.COM Aug 10 2016 21:58:00 American Express, POB 1270,
 Newark, New Jersey 07101-1270

516015117 EDI: AMEREXPR.COM Aug 10 2016 21:58:00 American Express, POB 981535,
 El Paso, Texas 79998-1535

516015118 +EDI: ACCE.COM Aug 10 2016 21:58:00 Asset Acceptance, POB 1630,
 Warren, Michigan 48090-1630

516015119 EDI: ACCE.COM Aug 10 2016 21:58:00 Asset Acceptance, POB 2036,
 Warren, Michigan 48090-2036

516015124 EDI: BANKAMER.COM Aug 10 2016 21:58:00 Bank of America, POB 15220,
 Wilmington, Delaware 19886-5220

516015127 +EDI: CAPONEAUTO.COM Aug 10 2016 21:58:00 Capital One Auto Finance, 7933 Preston Road,
 Plano, Texas 75024-2302

516015128 EDI: CAPITALONE.COM Aug 10 2016 21:58:00 Capital One Bank, POB 30285,
 Salt Lake City, Utah 84130-0285

516015129 +EDI: CAPITALONE.COM Aug 10 2016 21:58:00 Capital One Bank (USA), N.A., POB 5253,
 Carol Stream, Illinois 60197-5253

516015130 EDI: CHASE.COM Aug 10 2016 21:58:00 Chase, POB 15123, Wilmington, Delaware 19850-5123

516015136 EDI: IRS.COM Aug 10 2016 21:58:00 Internal Revenue Service, P. O. Box 7346,
 Philadelphia, Pennsylvania 19101-7346

516015147 EDI: URSI.COM Aug 10 2016 21:58:00 United Recovery Systems, POB 722929,
 Houston, Texas 77272-2929

516015148 +E-mail/Text: usanj.njbankr@usdoj.gov Aug 10 2016 22:14:48 United States Attorney,
 Peter Rodino Federal Building, 970 Broad, Newark, New Jersey 07102-2527

TOTAL: 16

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 40

Date Rcvd: Aug 10, 2016

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Daniel E. Straffi, 670 Commons Way, Building I, Toms River, NJ 08755-6431
516015142 ##+Petron Associates LLC, POB 5598, Newark, DE 19714-5598

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2016 at the address(es) listed below:

Daniel E. Straffi dstraflil@comcast.net, dstraffi@ecf.epiqsystems.com
Daniel E. Straffi on behalf of Trustee Daniel E. Straffi dstraflil@comcast.net,
dstraffi@ecf.epiqsystems.com
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON Et Al...
dcarlon@kmlawgroup.com, bkgrou@kmlawgroup.com
Victor Druziako on behalf of Debtor Kevin M. Davies bkdruziako@aol.com

TOTAL: 4